

## IN THE CLAIMS

### PLEASE AMEND CLAIMS AS FOLLOWS:

1.-77. (cancelled)

78. (currently amended) A real-time on-line two-way transaction system, ~~running on at least one processor and operating on the World Wide Web~~, the system comprising:

a context manager executing on a first server supporting a first web page on the World Wide Web, the context manager allowing access by a user from a multi-media device from a Web application to a plurality of possible Web transactions from a plurality of ~~sellers~~ Web merchants;

a user transaction manager in the Web application allowing the user to enter into a first transaction using a second web page;

an account settling manager in the Web application allowing the user to communicate with a payment program running on a second server remote from the first server, wherein the user can settle an account relating to the first transaction;

a switching component in the Web application that temporarily switches the user from the first server to the second server to allow settling of the account, wherein the user directly communicates with the payment program on the second server via an object router, the object router, and a communication module allowing the user to transact from the Web application ~~communicate~~ with at least one of the Web merchants ~~of the sellers by electronic mail~~.

79. (currently amended) The system of claim 78, wherein the switching component in the Web application switches the user back from the second server to the first server when the account is settled.

80. (previously presented) The system of claim 78, wherein the context manager also provides web advertising.

81. (currently amended) The system of claim 78, further comprising a routine in the Web application that redirects a user to a web page supported by a Web merchant running on a third server that offers additional possible Web transactions not visible on a web page on the first server.

82. (currently amended) The system of claim 78, further comprising a component in the Web application that monitors statistics and provides information about a Web merchant based on past Web transactions from at least one Web application by that Web merchant.

83. (currently amended) The system of claim 78, further comprising a component in a Web application that monitors statistics and provides information about a user based on past Web transactions from at least one Web application by that user.

84. (currently amended) The system of claim 78, wherein the user transaction manager allows the user to enter into a second Web transaction from at least one Web application on a third web page, and wherein the user simultaneously settles the account for both the first and second Web transactions from at least one Web application.

85. (currently amended) The system of claim 78, further comprising a merchandise manager in a Web application tracking a particular category of merchandise for a particular Web user, the merchandise manager sending a message to a Web user when the particular category of merchandise is available.

86. (previously presented) The system of claim 78, wherein the second web page contains a link to at least one other web page.

87. (currently amended) A method of permitting a real-time, online transaction by a user with at least one computing device on the World Wide Web, the method comprising:

presenting a first web page from a first server allowing a user to choose a Web transaction from a plurality of possible Web transactions;

presenting a second web page allowing the user to display the second web page on the computing device and to interactively enter into the Web transaction with a particular Web merchant;

switching the user transacting from a Web application from the first server to a payment server remote from the first server allowing the user to interactively settle the Web transaction, wherein the user directly communicates from a user device to the payment server; and

allowing the user to transact from the Web application via an object router ~~communicate by electronic mail~~ with the ~~seller~~ Web merchant.

88. (currently amended) The method of claim 87, further comprising switching the user from a Web application back from the payment server to the first server when the Web transaction is settled.

89. (currently amended) The method of claim 87, further comprising presenting a second web page allowing the user to interactively enter into a second Web transaction with a different particular ~~seller~~ Web merchant, and wherein the user interactively and simultaneously settles both Web transactions from at least one Web application.

90. (currently amended) The method of claim 87, further comprising notifying a Web user performing a Web transaction from a Web application when a particular item of merchandise is available.

91. (previously presented) The method of claim 87, wherein the second web page contains a link to at least one other web page.

92. (previously presented) The method of claim 87, wherein the first web page contains a link to at least one other web page.

93. (currently amended) A system ~~running on at least one processor~~ for purchasing a vehicle on the World Wide Web, the system comprising:

a transaction manager system in a Web application running on a first server presenting a first web page on the World Wide Web allowing a buyer to choose a category of vehicle;

a merchandise presentation system in the Web application for presenting a plurality of vehicles for sale in the category on a second web page;

a switching component in the Web application providing content to the buyer from a financing service, the content being located on a server remote from the first server, the switching component in the Web application routing a quote from the financing service to the buyer, the buyer directly communicating from a user device to the processor to the financing service;

a sales component in the Web application allowing the buyer to purchase the particular vehicle from the seller obtaining financing from the financing service; and

a communications component that includes an object router allowing the buyer to transact from the Web application ~~communicate~~ with at least one of the Web merchants ~~sellers by electronic mail~~.

94. (currently amended) The system of claim 93, wherein the financing service from a Web application provides real-time online approval over a service network atop the Web for the financing.

95. (currently amended) The system of claim 93, wherein the switching component in a Web application provides the financing service with information concerning the buyer.

96. (currently amended) The system of claim 93, further comprising a component in the Web application that monitors statistics and provides information about a Web merchant ~~seller~~ based on past Web transactions from at least one Web application by that Web merchant ~~seller~~.

97. (currently amended) The system of claim 93, further comprising a component in a Web application that monitors statistics and provides information about a user based on past Web transactions from at least one Web application by that user.

98. (previously presented) The system of claim 93, wherein the third web page contains a link to at least one other web page.

99. (currently amended) A system ~~running on at least one processor~~ for creating an online Web merchant, the system comprising:

a content manager running on a first web server presenting a web page on the World Wide Web and allowing a user to choose a category of services in a Web application from a plurality of categories, the content manager also allowing a Web merchant to present a plurality of merchandise selections on a Web merchant web page, wherein the merchandise selections belong to at least one of said categories, the content manager also allowing a user to select one of the categories and switching the user to the merchant web page upon selection of a particular category from a Web application;

a transaction manager in a Web application allowing the user to enter into a real-time Web transaction with the Web merchant with respect to a first particular piece of merchandise, ~~[[; and]]~~ wherein the transaction manager switches the user to content from a web page provided by a transaction settlement service running on a second server remote from the first server, wherein the user can settle the Web transaction, wherein the user directly communicates from a user device to the transaction settlement service; and

an object router ~~a mail service module~~ that allows the user to transact from the Web application ~~communicate with the merchant~~ at least one of the ~~sellers~~ Web merchants ~~by electronic mail~~.

100. (currently amended) The system of claim 99, further comprising a module in the Web application providing information concerning the Web merchant to the Web user.

101. (currently amended) The system of claim 99, further comprising a module in the Web application providing information concerning the Web user to the Web merchant.

102. (previously presented) The system of claim 99, wherein an advertisement is placed on the first web page.

103. (currently amended) The system of claim 99, wherein an advertisement is placed on the Web merchant web page.

104. (currently amended) The system of claim 99, wherein the transaction manager switches the Web user from a Web transaction from a Web application on a web page for a single product to the Web merchant web page.

105. (currently amended) The system of claim 99, wherein the first web page contains a link to the Web merchant web page.

106. (currently amended) The system of claim 99, wherein the content manager allows the user to select a second category of merchandise and the transaction manager allows the user to enter into a real-time Web transaction from a Web application for a second particular piece of merchandise different from the first particular piece of merchandise, and wherein the settlement service allows the user to simultaneously settle an account for both the first and second particular piece of merchandise.

107. (currently amended) The system of claim 99, further comprising a merchandise manager in a Web application for tracking a particular category of merchandise for a particular Web user, the merchandise manager sending a message to a Web user when the particular category of merchandise is available.

108. (currently amended) A real-time online, two-way transaction system ~~running on at least one processor and~~ operating on the World Wide Web, the system comprising:

a content manager executing on a first server supporting a first web page on the World Wide Web, the content manager in a Web application allowing access by a user to a plurality of possible Web transactions from a plurality of ~~sellers~~ Web merchants;

a user transaction manager allowing the user to enter into a first real-time Web transaction using a second web page, the user transaction manager in the Web application also allowing the user to enter into a second real-time Web transaction using a third web page;

an account settling manager in the Web application allowing the user to communicate with a payment program running on a second server remote from the first server, wherein the user can settle an account relating to the first Web transaction and the second Web transaction simultaneously;

a switching component in the Web application that temporarily switches the user from the first server to the second server to allow settling of the account, wherein the user communicates directly from a user device to the payment program via an object router; and

an object router ~~a communication module~~ allowing the user to transact from the Web application ~~communicate~~ with at least one of the sellers Web merchants by ~~electronic mail~~.

109. (currently amended) The system of claim 108, wherein the switching component in the Web application switches the user back from the second server to the first server when the account is settled.

110. (currently amended) The system of claim 108, wherein the content manager in the Web application also provides web advertising.



111. (currently amended) The system of claim 108, further comprising a routine in the Web application that redirects a user to a web page supported by a Web merchant running on a third server that offers additional possible Web transactions not visible on a web page on the first server.

112. (currently amended) The system of claim 108, further comprising a component in a Web application that monitors statistics and provides information about a Web merchant based on past Web transactions from at least one Web application by that Web merchant.

113. (currently amended) The system of claim 108, further comprising a component in a Web application that monitors statistics and provides information about a Web user based on past Web transactions from at least one Web application by that Web user.

114. (currently amended) The system of claim 108, further comprising a module in the Web application allowing the Web user to receive information concerning the Web merchant.

115. (currently amended) The system of claim 108, further comprising a module in the Web application allowing the Web merchant to receive information concerning the Web user.

116. (currently amended) The system of claim 108, further comprising a merchandise manager in a Web application tracking a particular category of merchandise for a particular Web user, the merchandise manager sending a message to a Web user when the particular category of merchandise is available.

117. (previously presented) The system of claim 108, wherein either the second or third web page contains a link to some other web page.